

February 20 1948

✓ MULTIPLE CROP SALES HANDBOOK

✓ DOLLAR COVERAGE INSURANCE

U.S. Federal Crop
Insurance Corpora-
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INTRODUCTION

This handbook is for use in Goodhue County, Minnesota, and Gratiot County, Michigan, and is designed to assist in selling multiple crop insurance for the 1948 crop year. In order to successfully sell insurance, a thorough working knowledge of the program as it affects the individual producer is essential. Toward this end it is intended that this handbook shall accomplish three main objectives: First, it sets forth your duties and responsibilities to the producers as well as to the Corporation. Second, it provides you with an outline of the provisions of the new program with emphasis placed on their interpretation from the producer's standpoint. Third, it furnishes typical examples for your guidance in explaining the program and in the preparation of the forms connected with the job of selling crop insurance.

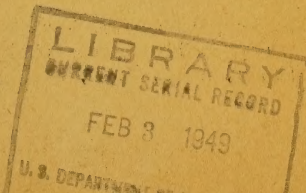
It should be remembered that this handbook is not a substitute for the official 1948 regulations, which are a part of the multiple crop insurance contract. Therefore, you should also familiarize yourself with the regulations so that you will be in a position to answer any questions not covered in this handbook.

SECTION I. DUTIES AND RESPONSIBILITIES IN SELLING CROP INSURANCE

A. Explaining the Program

Your success as a crop insurance salesman depends upon your approach to the producer and the explanation you give concerning the program. It is your responsibility to adequately and correctly explain the program so that no misunderstanding concerning the contract, or the amount of protection will arise. Any erroneous information or failure to give important information will lead to dissatisfaction with the crop insurance program. The following are some of the more important provisions of multiple crop insurance which you should be sure the applicant fully understands.

1. Individual crops are not insured separately. The coverage for the insurance unit is the sum of the coverages for the individual crops. Production from all insurable crops will be considered in determining the amount of loss.
2. Production will be valued at a predetermined price for each commodity.
3. Mixtures seeded of wheat and oats or wheat and flax will also be covered.
4. Even if all crops or acreages on an insurance unit are not shown on the acreage report, they will be considered in determining the loss for the unit.



5. Does the insured have a 3-year wheat insurance contract and if so, has his election to convert it to multiple crop basis or keep his wheat insurance been made on the application?

B. Informing Producers of Coverages and Rates

One of your duties of primary importance is that of correctly informing producers of the coverages per acre and premium rates applicable under the multiple crop insurance program. The county office has been furnished sufficient photographs and other material to properly equip and instruct you for carrying out this assignment.

C. Handling Applications

You should be certain that all applications secured by you are complete and correct and are forwarded daily to the county office, together with the related multiple crop insurance acreage reports, your sales report and any checks, postal notes, or money orders representing premium payments collected. In all cases, an acreage report on Form FCI-819-1 must accompany each application. All signatures shall be affixed in accordance with the instructions contained in Section III hereof. Special attention should be given in those cases where a person signs an application in a representative capacity, such as agent or fiduciary.

SECTION II. 1948 MULTIPLE CROP INSURANCE PROGRAM

A. Insurable Crops

The insurable crops are:

1. In Goodhue County: Corn, flax, oats, and wheat, including mixtures of flax and wheat, and wheat and oats.
2. In Gratiot County: Pea beans and medium white beans, corn, oats, and wheat, including a mixture of wheat and oats.

All of these crops will be insured jointly under one contract. However, in the case of wheat, if an applicant already has this crop insured with the Corporation for the 1948 crop year, he may elect to cancel that contract by including his wheat in the multiple crop insurance contract, or he may elect to continue his wheat contract and insure the rest of his insurable crops under a multiple crop insurance contract. (This election is to be shown on the application for multiple crop insurance.) If an applicant does not have his wheat insured under an existing contract, the wheat crop will be included under the multiple crop contract except in individual cases where it is determined that material damage has occurred to the winter wheat, in which case such damaged wheat should be reported by the salesman to the county committee in order that the committee may take proper steps to exclude it from the application.

B. Causes of Loss Insured Against

The Federal Crop Insurance Corporation offers insurance covering losses of insurable crops while in the field due to unavoidable causes, including drought, flood, hail, wind, frost, winter-kill, lightning, fire, excessive

rain, snow, wildlife, hurricane, tornado, insect infestation, plant disease and such other unavoidable causes as may be determined by the Board of Directors of the Corporation. The salesman should point out clearly to the applicant that the contract does not cover losses resulting from avoidable causes such as neglect, poor farming practices, etc.

C. Coverage Per Acre

The coverage per acre for each insured crop is that number of dollars approved by the Corporation and which is shown on the county actuarial table on file in the county office. The contract does not provide coverage for any farm or any acreage for which coverages have not been established by the Corporation before the closing date for filing applications.

D. Total Amount of Coverage

The total amount of coverage for an insurance unit is the sum of the amounts of coverage for each insured crop on such insurance unit. The amount of coverage for each insured crop on an insurance unit is the number of dollars determined by multiplying (a) the insured acreage by (b) the coverage per acre and by (c) the insured interest in the crop.

There will be no insurance on any acreage planted to an insurable crop which is destroyed or substantially destroyed and which can be replanted to the same insurable crop before it is too late to replant to that crop and such acreage is not replanted. Also, there will be no insurance on any acreage planted too late reasonably to expect to produce a normal crop.

E. Progressive Protection

The coverages per acre are progressive. The exact amount of coverage for each crop and for each stage of production is shown on the county actuarial table, a copy of which the salesman will have.

F. Insurance Unit

An insurance unit is the insurable acreage considered in determining a loss. An insurance unit will include (1) all the insurable acreage of the insured crops in the county in which the insured has 100 percent interest at the time of planting or (2) all the insurable acreage of insured crops in the county which is owned by one person and is operated by the insured as a share tenant, or (3) all the insurable acreage of the insured crops in the county which is owned by the insured and is rented to one share tenant. However, if an applicant so elects on his acreage report on or before March 31, 1948, any two or more insurance units, as determined above, may be combined into one insurance unit. Land rented for cash or for a fixed commodity payment shall be considered to be owned by the lessee.

Where a tract of land described on the multiple crop insurance acreage report does not constitute an entire insurance unit, the entire acreage of insurable crops on the insurance unit will nevertheless be taken into consideration in determining any loss on the insurance unit.

An applicant may elect on the acreage report to combine what would otherwise be two or more insurance units in order to have them considered as one unit. Combining several insurance units into one unit will, under certain circumstances, result in a lower premium for the insured.

G. Acreage Report

An application will not be accepted unless it is accompanied by a signed acreage report (Form 919-B). While this form is called an acreage report it is essentially a statement of the insurance applied for by the applicant. Since the acreage report is prepared before planting of the crops, it is probable that in most cases the acreages reported will not be the exact acreages planted to the various insurable crops. The purpose of the acreage report is to designate the insurance units on which insurance will be in effect and to establish an amount of premium which, after the closing date, will (with one exception - see substitute crop) limit the amount of insurance that the insured may obtain. If the insured plants more acreage of insurable crops on an insurance unit than the premium established on the acreage report will cover, the insurance protection will apply to all acreage and all insurable crops, but if there is a loss he will not be paid the full amount of loss on the acreage planted but only such portion of it as the premium will cover. For example, if the premium computed on the acreage report for an insurance unit is \$80.00 and upon adjustment of the loss it develops that on the actual planted acreage his premium would be \$90.00, he would be paid eight-ninths of the loss on the planted acreage.

In case the insured planted a smaller acreage than his premium on the acreage report for an insurance unit will cover, he can correct his acreage report so that the premium will be reduced to the premium due on the actual acreage planted. This may be done until June 30, 1948. If he fails to do so and has a loss, he will be paid for the loss on the full acreage and his premium will be reduced at loss adjustment time to the basis of the planted acreage.

The insured may revise his acreage report either upward or downward until the closing date for filing applications. After the closing date he may not revise it so that it would increase the premium cost. There is one exception to this. That exception is the case where the insured plants another insurable crop on released acreage.

H. Amount of Loss

1. In determining any loss, the value of production of insured crops on any insurance unit will be determined on the basis of the following prices:

Corn - \$1.30 per bu.	Oats - \$.60 per bu.
Flax - 5.75 " "	Beans - 7.6 cents per lb. (picked beans)
Wheat - 1.90 " "	

2. The amount of loss will first be computed for the total planted acreage of all insured crops on an insurance unit. This will be done by computing the total coverage (based on the insured share in the crop) for the planted acreage and deducting therefrom the insured share in the value of the total production of all insured crops on the unit. The resulting figure will be the loss except in cases where the premium computed on the basis of the planted acreage exceeds the premium based on the acreage report as explained in paragraph G above.

3. The following example illustrates how a loss will be computed in cases where the insured has 100 percent share in the crop:

<u>Example</u>				
<u>Crop</u>	<u>Coverage</u>	<u>Production</u>	<u>Price</u>	<u>Value of Production</u>
Wheat	200	100 bu.	\$1.90 per bu.	\$190.00
Flax	300	50 bu.	5.75 per bu.	287.50
Oats	200	200 bu.	.60 per bu.	120.00
Corn	500	200 bu.	1.30 per bu.	260.00
Total	\$1,200			\$857.50

In this example the insured would be paid an indemnity of \$342.50 (\$1,200 minus \$857.50) unless it had to be apportioned as explained in paragraph G above.

I. Release of Acreage

If an insured crop on any acreage is destroyed or substantially destroyed after it is too late to replant the acreage to an insured crop and the insured desires to make other use of this acreage, he should promptly notify the county committee and request an inspection and a release of the acreage. An adjuster will make the inspection for the Corporation. Any such acreage must not be put to another use unless it is released in writing by the adjuster. All acreages of insured crops on the insurance unit which are not released during the growing season shall be deemed to be released upon the signing of a statement in proof of loss for such unit by the insured and the loss adjuster.

The insured corn crop may be released by the Corporation for feeding to livestock in the field or for use as ensilage or fodder. However, it may be used for ensilage or fodder without a prior release by the Corporation if the insured leaves an adequate number of representative sample rows for the Corporation to appraise the yield that would be realized if the crop had been left for harvest.

J. Substitute Crop

If released acreage is to be planted to a substitute insurable crop, the insured may increase his insurance to cover such substitute crop if the following requirements are met:

1. The acreage must be whole fields or parts thereof with definite boundaries.
2. It must be early enough in the season reasonably to expect a normal production of the substitute crop, and
3. A supplemental acreage report covering the substitute crop must be submitted to the adjuster at the time the first crop is released.

K. When Insurance Begins and Ends

The insurance begins when the insurable crop is planted and, except for corn, ends upon threshing or removal from the field. In the case of corn the insurance period ends upon harvest or if production is appraised and a Statement in Proof of Loss is filed earlier, the insurance period ends upon filing of the Statement in Proof of Loss. In no event will the insurance period extend beyond December 10, 1948, for any insured crop.

L. Mixtures

1. Even though wheat seeded alone may be excluded from the multiple crop insurance contract as provided in paragraph A above, acreage seeded to a mixture of wheat and oats will be insured in both counties and acreage seeded to a mixture of flax and wheat will be insured in Goodhue County.
2. For the purpose of determining which coverage shall apply: In Goodhue County, Minnesota, if a mixture of wheat and flax is seeded, the flax coverage will apply provided the amount of wheat in the mixture does not exceed the amount customarily seeded to facilitate the production of flax. If more than this customary amount of wheat is in the mixture, the wheat coverage will apply. In either county, if a mixture of wheat and oats is seeded the oats coverage will apply.
3. For the purpose of determining any loss on acreage where a mixture of flax and wheat were seeded, the production of each commodity shall be determined and handled separately. In determining production on an acreage where wheat and oats are seeded together in a mixture all production shall be counted as oats on a weight equivalent basis.
4. For the purpose of determining the amount of premium, any acreage seeded to a mixture of flax and wheat will be considered as flax and any acreage seeded to a mixture of oats and wheat will be considered as oats.

M. Collateral Assignment

The applicant may assign his right to any indemnity, which may become payable to him under his contract, as collateral for a loan or other obligation by executing a Form FCI-20, "Collateral Assignment." The assignment may be filed in the county office at the time the application is filed, or at any time thereafter as long as the original insured retains an interest in the insured crops. Only one collateral assignment will be recognized at any one time in connection with an insurance contract; however, if an assignment is released, another assignment may be recognized.

N. Premiums

1. The premium rates are based on size of acreage. That is, the largest acreage of any insured crop on an insurance unit has the highest premium rate and the rates for the other crop acreages become progressively less as the size of acreage decreases. The official rates for each county are shown on the county actuarial table, but the following is an example of how the rates will apply on an insurance unit where three crops are planted.

EXAMPLE

<u>Size of Acreage</u>	<u>Rate</u>
Largest acreage	\$.90
Second largest acreage	.50
Third largest acreage	.40

The reason for the decrease in rates on the second and third crops is that production from any one or more of the crops may offset a low yield on another crop.

2. Only for payment of losses. The premiums collected for multiple crop insurance are used to pay losses only and do not include any amount for administrative expenses. The cost of administering the program is paid by the Federal government as a service to the farmers.
3. Premium note. By signing the application for crop insurance, the applicant executes a note for payment of the premium. The maturity date of the premium note is July 31, 1948, but the premium may be paid at any prior time.
4. Amount of premium. The premium for each insurance unit under the contract shall be based upon (a) the acreage specified on the acreage report for each insured crop on the insurance unit, (b) the applicable premium rate, and (c) the insured interest in each insured crop. For the purpose of determining the amount of premium, an acreage seeded with a mixture of flax and wheat shall be considered as flax and an acreage seeded with a mixture of oats and wheat shall be considered as oats. The premium for the contract shall be the total of the premiums computed for the insured for all insurance units covered by the contract. The premium with respect to any acreage shall be regarded as earned when the insured crop on such acreage is planted.
5. Payment. A 5% discount is allowed on any premium paid in full on or before March 31, 1948. Payment of the premium may be accepted by the salesman at the time the application is signed. However, payment to the salesman must not be in cash but may be by check, postal note, money order, or bank draft, payable to the order of the Treasurer of the United States. Cash payments may be made at the office of the county association. Premium payments accepted by the salesman shall be delivered to the county office which will send a Form FCI-13, "Receipt," to the applicant for each collection made by the salesman.
6. Premium notice. The insured will be notified by the Corporation of the amount of the premium due at maturity.
7. Interest on late payment. Any premium note not paid at maturity shall bear interest computed not on a per annum basis but as follows: three percent on the principal amount not paid on or before December 31, 1948, and an additional three percent on the principal amount owing at the end of each six-month period thereafter.
8. Deductible for Income Tax purposes. Crop insurance premiums are deductible as operating costs in computing income tax.

C. Contract

1. Term of Contract. The contract is for the 1948 crop year only.
2. Insured's Copy. After an application is accepted by the State Crop Insurance Director the insured's copy of the application and a copy of the regulations will be mailed to him. These constitute the insurance contract.

3. Separate Applications. Separate applications must be submitted by a person who desires insurance on farms operated in a personal capacity and on farms operated in a fiduciary or representative capacity. For example, a person who desires insurance on his own farm and also on another farm which he is operating as administrator of an estate, must submit a separate application.

P. Transfer of Interest

1. Indemnity Payable to Transferee. In case of a transfer before beginning of harvest, the indemnity if any, will be payable to the person or persons having the insured interest in the crop at the time of loss, but is subject to a deduction for the premium applicable to the acreage transferred. Any outstanding collateral assignment made by the original insured will be paid before the transferee receives any payment.
2. Premium on Transferred Interest. The original insured will be liable for the payment of the entire premium.

Q. Minimum Participation Requirement

There is a minimum participation requirement for each county. Applications filed must cover 200 insurance units to meet this minimum. If this requirement is not met, all the applications submitted will be rejected by the Corporation.

R. Hail Insurance

The amount of indemnity under a Federal Crop Insurance Contract will not be reduced because the insured farmer also carries hail insurance on his insured crops. Hail insurance and Federal Crop Insurance are not competitive. In the first place, hail is a single risk while Federal Crop Insurance covers essentially all unavoidable risks. In the second place, hail insurance indemnities are based on the percentage of damage to the crop whereas under Federal Crop Insurance an indemnity is paid if the value of the crop remaining for harvest plus the value of any other appraised production is less than the guaranteed coverage. Premium costs are not comparable because the protection offered is entirely different.

S. What is Required of a Producer

1. Application. File an application and an acreage report with a salesman or in the county office on or before March 31, 1948, or before the applicant begins to plant any insurable crop, other than winter wheat, whichever is earlier. Form FCI-219-A, "Multiple Crop Insurance Acreage Report" must be filed with the application.
2. Care of Insured Crops. The contract provides that the insured must plant, care for and harvest the insured crops in accordance with good farming practices. If an insured crop or any portion of it is destroyed while there is still time to replant to that crop the insured is required to replant or such acreage will not be insured.
3. Notice of Transfer. If all or any part of an insured crop is transferred to another person the transferor should promptly notify the county office in writing of the name of the person to whom a transfer is made, a

description of the land, and the number of acres and share in each crop transferred to such person.

4. Pay the premium promptly. If the premium is not paid earlier, it becomes due on July 31, 1948, the maturity date of the note, and should then be paid promptly.
5. Report of damage. The insured must report immediately to the county office any material damage to any insured crop which may result in a loss under the contract.
6. Corn Fed to Livestock in Field. If the insured wishes to feed corn to livestock in the field a release must be secured from the Corporation. (See Release of Acreage - Paragraph I above.)
7. Report of Loss. If, at completion of harvest of all the insured crops, a loss has been sustained, the insured is required to give written notice immediately to the Corporation at the county office. If this notice is not given within 15 days after harvesting or threshing of all insured crops is completed or by December 31, 1948, whichever is the earlier, the Corporation may reject any claim for indemnity.

SECTION III. SIGNATURES

The examples of signatures set forth below are for use as a guide in securing signatures on applications for crop insurance. Information on any case not covered by these examples may be secured from the county office.

All signatures, including that of the witness, should be affixed with indelible pencil or ink and must be in the original handwriting of the person signing. Some states require two witnesses when a signature is affixed by mark (X).

Any signature on an application, by mark (X) or otherwise, should include at least one given name, an initial, if any, and the surname. A married woman should use her own given name and initial (not those of her husband) unless she is acting in a representative or fiduciary capacity for an applicant, in which case she should sign her name as it is listed in the power-of-attorney or other document authorizing her to act for the applicant.

When a person signs an application in a representative capacity he must show (1) the name of the principal, for whom he is acting, (2) his own signature, and (3) the capacity in which he signs.

A. Signature of a Person For and On Behalf of Himself

1. As an individual:
 - a. John E. Doe
 - b. J. Henry Doe, Jr.
 - c. Mary L. Doe
 2. In the case of joint owners or joint operators each should sign the application as an individual.
- #### B. Signatures of Persons Signing in Representative Capacities

1. As agent:
 - a. John E. Doe by Richard R. Roe, Agent
 - b. Jones and Smith, a Partnership, by Richard R. Roe, Agent
 - c. ABC Company, Inc., by Richard R. Roe, Agent

2. As a member of a partnership:
Smith and Jones, by R. John Smith, a partner.
3. As officer of a corporation:
ABC Company, Inc., by Richard R. Roe, President
(or other officer).
4. As executor or administrator:
John H. Doe, Executor (Administrator)
of the estate of Richard R. Roe, Deceased.
5. As guardian, committee, or conservator:
John H. Doe, Guardian (Committee or Conservator) of the Estate of
J. Harry Roe, Minor (or Incompetent).
6. As trustee:
John H. Doe, Trustee for the Heirs of Richard R. Roe, Deceased.
7. As state, county, or municipal officer:
Douglas County, Michigan, by John H. Doe, County Commissioner.

SECTION IV. PREPARATION OF FORMS

A. Preparation of Form FCI-812-A, "Application for Multiple Crop Insurance"

It is essential that Forms FCI-812-A be completely and correctly prepared, including the signature of the applicant. Time spent on each application with the view of getting it completely and correctly prepared will prevent misunderstanding and save much time later.

Form 812-A shall be prepared as follows:

1. The state and county code and the application number shall not be entered at the time the application is prepared for the signature of the applicant. These entries shall be made when the application is returned to the county office.
2. Enter the names of the county and state.
3. Enter the complete mailing address of the applicant (including any route or street number) in the space provided. After the applicant has signed the application, his typed or printed name shall be entered in the space provided and must agree with his signature. For example, if the application is to be signed "John T. Doe," the typed or printed name should be "John T. Doe" and not "J.T. Doe" or "John Doe."
4. The word "does" or the words "does not" must be entered in item D on each application signed by an applicant who already has his 1948 wheat crop covered by a crop insurance contract with the Corporation. If such an applicant wishes to cancel his existing wheat crop insurance contract by entering "does" in item D of the multiple crop insurance application, the person taking the application must be sure that all acreages of the applicant's winter wheat crop are entered on the acreage report (Form 819-A). Item D applies only to applicants who have crop insurance contracts with the Corporation covering the 1948 wheat crop. No entry need be made in item D when the applicant does not have such a contract.

5. The applicant shall sign the application and enter the date of his signature in the spaces provided in Item G. All signatures, including those in a representative capacity, shall be affixed in accordance with the instructions set forth in Section III. A witness to the applicant's signature shall be obtained in all cases. Such witness should be the person taking the application. If the applicant's signature is by mark and the state law requires two witnesses, the signature of a second witness shall be obtained. The agent should verify that dates of signatures have been entered in the applicable spaces.

B. Preparation of Form FCI-819-A, "Multiple Crop Insurance Acreage Report."

Form FCI-819-A shall be prepared for each applicant at the time the applicant signs his application. Form 819-A shall be prepared as follows:

1. The state and county code and the application number shall not be entered at the time the acreage report is prepared for the signature of the applicant. These entries shall be made when the acreage report is returned to the county office.
2. Enter the name of the county.
3. Enter the complete mailing address of the applicant (including any route or street number) in the space provided. After the applicant has signed the acreage report, his typed or printed name shall be entered in the space provided and must agree with his signature.
4. Item A. Special attention must be given to the location and description of each farm. This is necessary so that there will be no misunderstanding as to what land is insured. The person preparing the acreage report should clearly understand the definition of an insurance unit. (See Section II). The name of each insured crop to be planted on a farm should be entered on separate but consecutive lines. Where an insurance unit includes two or more farms, data for all farms included in the insurance unit should be entered on consecutive lines. If acreage which would otherwise be two or more insurance units is to be combined and regarded as one insurance unit (see item B of the acreage report) the data for all such land in the combination should be entered on consecutive lines. If there are not enough lines in item A for entering data for all of the insurance units, supplement Forms FCI-819-A should be used. If supplemental forms are used each such form, starting with the first one prepared, should be numbered in the upper right-hand corner. Example: Sheet 1 of 3; Sheet 2 of 3; Sheet 3 of 3. Each such form must be signed by the applicant.

(a) Column 1: Enter the name and location of each farm. Column 2 should be completed for each farm immediately after a farm is described in Column 1. The name entered for each farm should be the name by which the farm is commonly known. The location entered for each farm should be either (a) the number of miles and the direction of the farm from a designated town, and where possible, the number or name of the road on which the farm is located; or (b) the legal description of the farm, whichever is more convenient. Where two or more crops are listed for a farm, ditto marks should be used instead of repeating the name and location of the farm.

To assist in entering the data in columns 1 and 2 in the relationship stated above, it is suggested that the person preparing the acreage report first ask the applicant whether he has any farms in which he will have 100 percent interest in the insurable crops. Land rented by the applicant for cash or for a fixed commodity payment, as well as owner-operator land, is land in which the applicant has 100 percent interest. Each such farm, and the insured crops to be grown thereon, should be described first since all farms in which he has 100 percent interest would constitute one insurance unit. Next, the applicant should be asked if he is renting from the same landlord, and the insured crops to be planted thereon, should be listed next since all farms rented from the same landlord would constitute one insurance unit. If the applicant rents, on a share basis, from more than one landlord, the land owned by each landlord constitutes a separate insurance unit. If the applicant is the landlord he has a separate insurance unit for each different share tenant.

(b) Column 2: Enter on a separate line the name of each insured crop to be planted on the farm described in column 1. These crops (1) in Goodhue County are corn, flax, oats, and mixtures consisting of flax and wheat, and oats and wheat, and (2) in Gratiot County are beans, corn, oats, and a mixture consisting of oats and wheat. In both counties wheat is also insured unless elected otherwise on the application. If the applicant has different shares in part of the acreage of any crop on the farm the crop name should be entered on a separate line for each different share.

(c) Column 3: Enter for each crop the number of acres on which insurance is desired. Be sure to include only acreage for which coverages have been established. If the applicant has different shares in parts of the acreage of any crop on a farm, the applicable acreage for each share shall be entered on a separate line. Also, if different persons share in any crop with the applicant, the acreage for each such person shall be entered on separate lines.

(d) Column 4: Following each acreage enter the share you expect to have therein at the time of planting.

(e) Column 5: Enter the name of the person, if any, who will share with the applicant in the insurable crop on each acreage specified in Column 3. Ditto marks should be used instead of repeating a person's name.

5. Item B. If the applicant elects to combine two or more insurance units and have them considered as one unit, the description of the tracts of land comprising such insurance units to be combined should be entered in the space provided. For example, "The 'House Farm' and the 'John Doe' farm, as described in Column 1, Item A, are to be combined." The form shall be dated and signed by the applicant in the spaces provided. The applicant should be sure the data entered are correct before he signs the form.
6. Item A. Continued: (f) Column 6: It will be necessary for the salesman or the county office to complete Column 6 as follows:

Where two or more tracts of land are listed on the acreage report (1) enter in line 1, column 6, the figure 1, (2) enter in the succeeding lines in column 6, the figure 1 for any other tracts of land which are a part of the same insurance unit, (3) in case an insurance unit designation has not been entered in column 6 for one or more tracts, enter the figure 2 on the first such line, (4) enter in the succeeding lines in column 6, the figure 2, for any other tracts of land which are a part of that insurance unit, and (5) in case an insurance unit designation has not been entered in column 6 for one or more tracts, determine and enter an insurance unit designation as set forth above. Where two or more insurance units are combined they should be treated and numbered as one insurance unit.

7. Item F: If the applicant desires to pay his premium in full on or before March 31, 1948, it will be necessary for the salesman or the county office to complete item F as follows:
 - (a) Column 8. From columns 2, 3 and 6 determine the total acreages of each crop to be insured for insurance unit No. 1 and enter these acreages on the applicable lines in Column 8 of the block headed "Insurance Unit No. 1." If two acreages, with different shares are listed for one crop in insurance unit No. 1, enter such acreages separately on the same line in column 8.
 - (b) Column 9. From Column 4 determine the applicant's share in each crop for insurance unit No. 1 and enter such shares in Column 9 on the applicable lines of the block headed "Insurance Unit No. 1." If two acreages, with different shares, are listed for one crop in column 8, enter on the same line in column 9 the applicable share for each acreage.
 - (c) Column 10. From the county actuarial table determine the premium rate applicable to each crop for insurance unit No. 1 and enter these rates in Column 10, beginning with the largest acreage in the insurance unit. In case two or more crops have the same acreage, one crop must be considered as the largest.
 - (d) Column 11. For each crop in insurance unit No. 1, multiply Column 8 by Column 9, round to the nearest tenth acre, and multiply the result by Column 10 and enter the result, rounded to the nearest cent, in column 11. In the space provided for total in Column 11, enter the total premium for insurance unit No. 1.

For each additional insurance unit follow the procedure outlined above for insurance unit No. 1.

8. Item C. Enter the total premium for all insurance units covered by the applications.
9. Item D. If the applicant pays his premium in full on or before March 31, 1948, deduct 5 percent from the amount shown in Item C and enter the remainder in the space provided in Item D.
10. Item E. Enter the date the premium was paid.



C. Form FCI-812-M. Following is an example showing how an application should be completed:

Form FCI-812-M

UNITED STATES DEPARTMENT OF AGRICULTURE MULTIPLE CROP
Federal Crop Insurance Corporation DOLLAR COVERAGE INSURANCE

Name of applicant must agree with his signature. Enter his name after he signs application

Name John P. Doe 41-025-691
(Type or Print) (State and County Code and Application No.)

Address Rt. 1, Redwing, Minn. Goodhue Minnesota
(Type or Print) (County) (State)

Enter complete and correct mailing address of applicant

APPLICATION FOR MULTIPLE CROP INSURANCE
(For the 1948 Crop Year)
(Pursuant to the Federal Crop Insurance Act, as amended)

- A. The undersigned applicant hereby applies to the Federal Crop Insurance Corporation.....
- B. The coverage(s) and premium rate(s) per acre for each insured crop.....
- C. The insurable crops are.....
- D. If an applicant already has his 1948 wheat crop covered by a crop insurance contract with the Corporation he may elect to have his wheat crop covered by this application instead of by the existing contract. If such election is made, acceptance of this application by the Corporation will automatically cancel any existing wheat crop insurance contract in the county between the applicant and the Corporation.

If the applicant already has his 1948 wheat crop covered by a crop insurance contract either "does or "does not" must be entered in this space. No entry need be made if the applicant does not have such a contract.

The applicant _____ elect to have his 1948
(Enter "does" or "does not")
wheat crop covered by this application. It is understood and agreed that this election applies only to applicants who have crop insurance contracts with the Corporation covering the 1948 wheat crop and is null and void if used by any other applicant.

- E. It is understood and agreed that in determining the amount of loss,.....
- F. The undersigned applicant further agrees.....

Be sure to enter date of signature.

- G. NOTE FOR PREMIUM. The undersigned applicant promises to pay...

Signature should be with ink or indelible pencil

_____, 1948
(Date) (Signature of applicant)

Agent should sign as witness: A second witness is required by some states if applicant's signature is by mark.

(Witness to Applicant's Signature)

H. RECOMMENDATION AND CERTIFICATION BY CORPORATION REPRESENTATIVE OR BY THE COUNTY COMMITTEE.

The undersigned Corporation representative.....

_____, 1948

(Signature of Corporation representative or a county
committeeman)

I. ACCEPTANCE BY THE FEDERAL CROP INSURANCE CORPORATION. It is understood and agreed.....

THE FEDERAL CROP INSURANCE CORPORATION

_____, 1948 By: _____

(Authorized Representative)

(NOTE: All checks, bank drafts, postal notes and money orders in payment of crop insurance premiums or indebtedness shall be made payable to the TREASURER OF THE UNITED STATES.)

Following is an example showing how an acreage report should be completed:
 Form FCI-819-M UNITED STATES DEPARTMENT OF AGRICULTURE Budget Bureau No.
 Federal Crop Insurance Corporation 40-R1802
 Approval expires Sept 30, 1949

MULTIPLE CROP INSURANCE ACREAGE REPORT

John P. Doe 41-025-891
 (Name of applicant) (State and county code and contract number)

Rt. 1, Redwing, Minn. Goodhue
 (Address of applicant) (Name of county)

/SEE BACK OF THIS FORM FOR DETAILED INSTRUCTIONS/
TO FEDERAL CROP INSURANCE CORPORATION:
 I submit the following information in connection with my application for multiple crop insurance:

A. IDENTIFICATION OF ALL INSURABLE CROP ACREAGES ON WHICH THE APPLICANT DESIRES INSURANCE, AND HIS SHARE THEREIN:

Location or Description of Farm	Name of Person	Number of acres	Insured's Share	Name of Person	Insurance Unit
		: of	: to be	: Other Than	: Number
		: insured	: All, 1/2,	: Insured Shar-	: ing in Crop
		: etc.			
(1) S.W. 1/4 Sec.-T-R- (Doe Farm)	(2) Corn	(3) 15	(4) All	(5) none	(6) 1
2. " " " " "	Oats	50	All	"	1
3. " " " " "	Wheat	15	All	"	1
4. " " " " "	Flax	10	All	"	1
5. N.W.-1/4 Sec.-T-R- (Bush Farm)	Corn	40	3/4	J. T. Bush	1
6. S.E.1/4 Sec.-T-R- (Coe Farm)	Corn	15	2/3	A. B. Coe	2
7. " " " " "	Oats	20	2/3	" " "	2
8. " " " " "	Wheat	25	2/3	" " "	2
9. " " " " "	Flax	30	2/3	" " "	2

B. If the applicant desires to combine two or more insurance units and have the combination considered as one insurance unit, the insurance units to be combined are to be designated below. In case the land described for one or more of the insurance units designated for combination does not include all land in the insurance unit(s) it is understood and agreed that the entire acreage of such unit(s) will be combined with any other insurance unit(s) designated. I hereby elect to combine the following-described insurance units and have them considered as one insurance unit:

S.W. 1/4 Sec. - T.-R.- (Doe Farm) and N.W. 1/4 Sec.-T.-R.- (Bush Farm)

March 20 1948
 (Date)

SIGN HERE: John P. Doe
 (Signature of applicant)

C. Total premium for contract - \$111.17

D. Amount of premium paid on or before March 31, 1948. (Deduct five percent from premium otherwise payable if paid in full on or before this date) - \$105.61

E. Date of premium payment March 25, 1948

F. COMPUTATION OF PREMIUM (FOR COUNTY OFFICE USE)

Crop	Insurance Unit No. 1				Insurance Unit No. 2			
	Acreage	Share	Premium Rate	Premium	Acreage	Share	Premium Rate	Premium
(7)	(8)	(9)	(10)	(11)	(8)	(9)	(10)	(11)
	15	100%		13.50				
Corn	40	75	.90	27.00	15	.667	.40	4.00
Oats	50	100%	.50	25.00	20	.667	.40	5.32
Wheat	15	100%	.40	6.00	25	.667	.50	8.35
Beans or								
Flax	10	100%	.40	4.00	30	.667	.90	18.00
Total				75.50				35.67
80% of				xxx				
Total		xxx	xxx			xxx	xxx	xxx

1. Following is an example showing how an Agents sales report should be completed:

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

Form FCI-1
(Revised May 1945)

AGENT'S SALES REPORT

Sheet 1 of 1 sheets
State Minnesota
County Goodhue

Multiple crop
(Name of crop)

Name of Applicant		Address of Applicant	Farm Serial	Relation-ship to farm	Identification	Remarks
(A)		(B)	No. 1/ (C)	No. 2/ (D)	No. 3/ (E)	No. 4/ (F)
John P. Doe		Rt. 1, Redwing, Minn.		Owner-Operator		
"	"	"		Share Tenant		J.T. Bush
"	"	"		Share Tenant		A.B. Coe
John Smith		Rt. 4, Redwing, Minn.		Owner-Operator		
Sam Brown		Rt. 4, Redwing, Minn.		Owner-Operator		

1/ Made no entries in this column.

2/ State for each insurance unit (instead of for each farm) whether the applicant is landlord, owner-operator, cash tenant, or share tenant.

3/ The entries for this column will be made in the county office upon receipt of Form FCI-1 from the salesman.

4/ For each insurance unit this column shall be used to enter any additional information required by the county committee, such as the name of any other person sharing in the crop.

March 20, 1948

(Date)

R. W. Spence
(Agent's Signature)

The original of the agent's sales report shall be forwarded to the county office each day, together with all copies of the signed applications, acreage reports, and any premiums collected. The copy of the report shall be kept by the salesman.

